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NY FarmNet

A free information, referral and counseling program for
farm families in New York State

A Progress Report on the NY FarmNet Program

April 1, 1987 - March 31, 1988

by
Carol Delaney

**Sponsored by Cornell Cooperative Extension
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**Department of Agricultural Economics
Cornell University Agricultural Experiment Station
New York State College of Agriculture and Life Sciences
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Cornell University, Ithaca, New York 14853-7801**

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CONTENTS

PAGE

SUMMARY.	ii
RECOMMENDATIONS.	iii
LIST OF TABLES	iv
ACKNOWLEDGEMENTS	v
INTRODUCTION	1
Purpose and Procedure	1
TELEPHONE SURVEYS	
Callers' Expectations	2
Callers' Who Received Referrals	3
Callers' Who Received Financial Counseling.	5
Callers' Satisfaction with NY FarmNet	7
Callers' Suggestions for Improvement.	8
MAIL SURVEYS	
Farm Financial Counselors	10
Needs of Farm Financial Counselors.	11
Calls to Cornell Cooperative Extension Staff.	11
Extension's Support for At-Risk Farm Families	12
Needs of Cornell Cooperative Extension Agents	13

Summary

NY FarmNet received over 630 calls during the year following a statewide mailing of a NY FarmNet brochure. Over 21,000 farmers were given information to call NY FarmNet's toll-free number or they could directly call their Extension county contact, also listed. The total number of calls received within the NY FarmNet system, including numbers reported from half of NY FarmNet Extension county contacts, was close to 900 during the year surveyed. The unreported number of calls received by the remaining Extension contacts could put the number of NY FarmNet calls to over 1,000 for that year.

There is strong support for the program by those who have used it. Two-thirds of the callers indicated that they had recommended or would recommend NY FarmNet to others. Most people who call in feel they are helped by the network of services provided and referred to by NY FarmNet. Callers who look to NY FarmNet as a source of money will continue to be disappointed. NY FarmNet was not established to provide funds directly to farm families.

A large majority of the callers surveyed recognized the thorough and supportive financial counseling work of Cornell Cooperative Extension agents and the part-time farm financial counselors. When additional information was needed, these professionals supplied it in a timely fashion and made themselves available for future assistance.

The referral mechanics of NY FarmNet appear to be working very well; only 7% of the callers missed follow-up from Cornell Cooperative Extension or a farm financial counselor. The referrals NY FarmNet provides to callers were appropriate and accurate. In some cases, the callers would have preferred more information about the referral.

Callers reported that they learned about NY FarmNet mostly through magazines, Cornell Cooperative Extension, newsletters, and TV. The fact that there were many suggestions from callers for NY FarmNet to advertise more indicates the need for continuous and specific advertisement of NY FarmNet.

Cornell Cooperative Extension agents are receiving calls directly from at risk farm families since the mailing of the NY FarmNet brochure in September 1987. They respond by providing one-to-one counseling and by including this audience in their normal programs. There are targeted programs for financially stressed farm families in specific counties. In general, the agents perceive their association's and Cornell's support for this audience as above average.

It is reflective of NY FarmNet's program quality that one of the comments most often given by callers under suggestions for program improvement was "Excellent job! Very helpful." There is also recognition that "Cooperative Extension was very helpful" and "Operator was helpful just talking to them." Respondents also suggested interest in toll-free legal help and more follow-up calls. These suggestions can be acted on to enhance the comprehensive support to farm families through NY FarmNet.

Cornell Cooperative Extension agents and farm financial counselors refer farmers to other local sources of help and assist the farmer in making that contact in about half the cases. There appears to be need to expand this assistance. Callers have indicated the desire to have someone available to help them make contact with local social service agencies and lending institutions. The NY FarmNet staff is presently developing this added component through diversification of the counselor staff.

Feedback from Cornell Cooperative Extension agents and farm financial counselors shows they often work as a team and use other local professionals to assist farm families. The counselors, like the callers, identify the need for assistance in connecting farm families to local agencies. Most farm families are uninformed about or too proud to call local social service programs for help in meeting daily needs or in career counseling and job retraining.

Finally, agents and counselors are often involved with farm businesses that are dissolving and indicated they needed in-service training and written materials on the topics of farm liquidation, financial analysis, counseling skills, NY FarmNet program updates, economic trends, and government agricultural policy and program updates. Some agents find it difficult to attend special in-services and recommend they be incorporated in regular in-services.

Recommendations

Survey results point to these recommendations to enhance the NY FarmNet program:

- Continue advertizing using selected media and highlighting NY FarmNet services

- Provide support to NY FarmNet callers to ensure easier access to local agencies and professionals

- Addition of part-time personal counselors to work with NY FarmNet callers, farm financial counselors and Cornell Cooperative Extension agents as needed

- Continue in-service education focusing on farm liquidation, financial analysis and counseling skills for farm financial Counselors and Cornell Cooperative Extension agents.

LIST OF TABLES

<u>TABLE</u>	<u>TITLE</u>	<u>PAGE</u>
1	NY FarmNet Callers and Telephone Survey Samples	2
2	What Callers Expected from NY FarmNet . . .	3
3	Reasons for Calling NY FarmNet: General Callers	4
4	Financial Counseling Feedback	6
5	Callers' Referral of NY FarmNet	7
6	How NY FarmNet Could Improve Its Services .	8
7	Other Professionals Who are Involved With NY FarmNet Cases.	9
8	Critical Needs of FFC Farm Families	10

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- Jane McGonigal, John Brake, Liz Bauman and other members of the NY FarmNet Steering Committee who provided helpful input in the formation of the written report.

Carol Delaney

Introduction

NY FarmNet--an information, referral, and counseling program for farm families--is operating in its third year. From early March 1986 through mid-November 1988, 2220 callers have contacted the program for help. The network radiates from a central toll-free phone line, Extension support staff, and a steering committee out to the Cornell Cooperative Extension staff and the part-time farm financial counselors throughout the state. NY FarmNet has evolved to respond to the diverse needs of farm families in New York State.

In November 1987, NY FarmNet published "An Evaluation of the NY FarmNet Program."⁽¹⁾ That report examined the program's effectiveness and made recommendations based on the first six months of operation. Some of the findings were "that NY FarmNet is effectively serving the purposes for which it was established"... "NY FarmNet is successful in meeting many of the needs of the farm families." Those surveyed also cited several additional needs of farm families that were subsequently addressed by NY FarmNet and Cornell Cooperative Extension.

-Purpose and Procedure-

For the purposes of continuing the program's accountability to stakeholders, including decision-makers and funding partners, and any necessary program improvement, a survey-based "check-up" of NY FarmNet was undertaken in August 1988. The period examined was from April 1, 1987, to March 31, 1988 - the second fiscal year of NY FarmNet. The 108 persons selected for the phone survey were generated from the list of 658 callers during this year (see Table 1). The categories of callers surveyed were:

1) General callers - who had been sent information by mail or given referrals over the phone not including Cornell Cooperative Extension agents and NY FarmNet farm financial counselors (n=50).

2) Cornell Cooperative Extension callers - who had been contacted by a Cooperative Extension agent as a result of their phone call (n=26).

3) Farm Financial Counselor callers - who had been contacted by a part-time farm financial counselor as a result of their call (n=37).

(1) "An Evaluation of the NY FarmNet Program," Thomas M. Shephard, A.E. Research 87-30, November 1987, Department of Agricultural Economics, Cornell University, Ithaca, NY.

Table 1. NY FARMNET CALLERS AND TELEPHONE SURVEY SAMPLES

Caller category	Number of calls in population	sample size	Number of refusals	Number surveyed
General Callers ¹	534	50	3	47
Cornell Cooperative Extension Callers	40	26	1	25
Farm Financial Counselor Callers	<u>84</u>	<u>37</u>	<u>1</u>	<u>36</u>
Totals	658	113	5	108

¹Of the 534 general callers in the total population, only 240 calls had records with sufficient identification information necessary for undertaking a phone contact.

The surveys were designed specifically to provide feedback on the mechanics of referral and the helpfulness of the Cornell Cooperative Extension agents and part-time farm financial counselors in assisting farm families. A number of questions from the previous evaluation survey was used, and phone numbers for the sample populations were chosen randomly, but sample size was not sufficient to support significance or probability statements.

Written instruments were used to collect information from county contacts in Cornell Cooperative Extension and from the farm financial counselors. Ten surveys were mailed to the FFCs (7 responded) and 110 surveys were mailed to Cooperative Extension agents utilized by NY FarmNet as general county, farm business management, and family financial management contacts (48 responded).

Telephone Surveys

-Callers' Expectations-

Callers were asked to identify what they expected when they first called NY FarmNet. Table 2 shows that there was a high expectation from all three groups that someone would listen to them and discuss their situation (75% average of three groups).

The callers from all three groups wanted referrals and on-farm appointments about half of the time, on the average. A portion of the callers (17% on average) expected help with basic needs such as food and clothing. From the list of 'other' things that callers expected, they mainly had anticipated legal advice, someone who could give them options for their situation, and help in finding a lender or other financial aid.

Table 2. WHAT CALLERS EXPECTED FROM NY FARMNET

	General	CCE (% percent)	FFC	<u>AVG</u>
Names and numbers	62	60	38	54
Someone to talk to	62	84	85	75
On-farm appointment	19	72	76	50
Help for basic needs	15	28	12	17
Don't know/Don't recall	15	--	6	8
OTHER:	34	12	15	23

- legal advice
- person who was sympathetic and had answers
- someone to help:
 - 1. save farm
 - 2. with management decisions
 - 3. find alternatives
 - 4. with technical information
 - 5. find a way to get financial aid
 - 6. with estate planning
- Money lender/free practical help/to get something
- help for working with FmHA
- list of people seeking employment
- didn't know what to expect

In summary, most callers wanted the assistance that NY FarmNet could offer them.

-Callers Who Received Referrals-

These general callers learned about NY FarmNet mainly from magazines-34%, Extension-17%, newsletters-13% (which could include Extension), newspapers-11%, and TV-8%. This is a little different from the previous survey where the most important information sources were newspaper, magazine, newsletter, TV, radio, and Extension. Seventeen percent of respondents did not remember how they were informed about the program.

Some advertising methods which apparently need consideration for effectiveness, popularity, and improvement are on radio and through agribusiness. Each of these were responsible for only 2% of the responses. The remaining responses (2% each) were word of mouth, Farm Bureau, Migrant Education brochure, and Farm Aid.

The reasons the general callers contacted NY FarmNet are found in Table 3. Farm financial problems, legal problems, and emotional stress are the main factors motivating these people to seek help.

Table 3. REASONS FOR CALLING NY FARMNET: GENERAL CALLERS

What prompted you to call NY FarmNet?	PERCENT %
Farm financial problems	34
Legal questions	26
Emotional stress	13
Immediate family needs	11
Technical questions	4
Don't know/Don't recall	6
Need for employment	0
OTHER:	
Information about NY FarmNet	11
Need farm labor, labor law info.	6
Feed bills, taxes	4
Health, electricity, agency info., domestic, livestock poisoning	12

A series of questions was asked to assess the effectiveness of the referral process. Of those surveyed 76% said they were given specific referrals by a NY FarmNet operator. Of these, 78% actually did contact the referral. A full 86% of those who contacted a referral indicated that some or all of the referrals were appropriate. (Three percent said none was appropriate and 11% did not recall). Only one person felt the background information about the referral was not accurate because the description of services was incorrect.

Of the callers who said they were given a referral, 22% replied that more information about the referral would have helped them make a contact. The types of information desired were:

- cost
- services provided, location, contact person
- information to take to appointment, eligibility requirements, more in-depth information
- that the agency wanted problem in writing

The callers surveyed who did not contact the referral were asked why the contact was not made. The main reasons were concern over confidentiality, belief the referrals were inappropriate, and belief the referrals couldn't really help. Only one respondent said that they couldn't contact the referral because they were unable to get through and leave a message.

It is clear the referral information given out by NY FarmNet staff was appropriate and accurate. Their concern for accurate and appropriate referrals appears to have benefited the callers.

-Callers Who Received Financial Counseling-

About 92% of the farm financial counselor (FFC) callers said they were contacted by phone or in person after a referral and 88% of the Cornell Cooperative Extension (CCE) callers said they were contacted by agents. There were three CCE callers (12%) and 1 FFC caller (3%) who said they did not receive a follow up call. Two FFC callers (5%) said they did not know if they had received a follow up call.

According to case reports filed by the FFCs, all of the FFC callers had been contacted. The three CCE callers mentioned above who 'missed' follow-up do not have case reports to verify the contact because a case filing system for agents was not yet in place during the period of these calls. These callers could have been missed due to communication breakdown in the referral mechanics (the operators left a message for the agent that was subsequently lost), error by the agent, error in recall by the caller, or misunderstanding of the question by the caller.

The majority of respondents in this survey affirmed that the follow-up calls were received within the time specified by the operator (82%-CCE, 73%-FFC). Trying to reach a working farm family can be difficult because of the location of phones and an unpredictable work schedule on the farm. The success rate here is very good considering these potential problems.

Of those callers who did receive a follow-up call, 85% received on-farm counseling, compared to 75% in the previous survey. This could occur because of the same reason cited in the previous survey: "The fact that less than 100% received this counseling may be the result of a follow-up/assessment call by the agent or counselor that revealed other needs or a lack of need for such counseling."

Callers' perceptions of the CCE agents' and FFCs' performance were very positive (Table 4). The agents or counselors were timely in their visits to the farms and showed significant concern for their clients. The agents and counselors succeeded in helping farm families examine the various options open to them while taking into account the farm families' unique situations and concerns. An additional indication of this is the fact that 63% of FFC callers report choosing an option that had been examined with the FFC.

In the majority (81%) of cases involving CCE agents, callers felt the agent's explanation of options was clear enough for them to make a decision about their course of action. Only 8% of CCE callers felt dissatisfied with their discussions with the agent. When needed, follow-up information was provided regularly by the agent or counselor and within the critical time it was needed.

Table 4. FINANCIAL COUNSELING FEEDBACK
NY FarmNet Callers¹

Item	Cooperative Extension Callers	Farm Financial Counselor Callers
<u>percent of each sample</u>		
Visits by agent/counselor were within a reasonable amount of time	82	96
Level of agent/counselor concern		
-very concerned	50	63
-somewhat concerned	41	26
-not at all concerned	5	11
-don't know/don't recall	4	--
Agent/Counselor helped examine the various options	73	87
Agent/Counselor took into account their unique situation and concerns	94	88
Agent/Counselor encouraged involvement of family members	44	62
Additional information...		
-not needed	19	22
-needed and provided	62	63
-needed but not provided	19	12
-don't know/don't recall	--	3
Follow-up information given by agent/counselor was timely	100	90
Agent/Counselor made themselves available for assistance in the future	95	89
Agent/Counselor suggested other local people who could be of assistance	46	51
Agent/Counselor helped make contact with other sources of help	54	40

¹The two groups of NY FarmNet callers receiving financial counseling are categorized by the provider of counseling: Cornell Cooperative Extension Callers-referred to a Cornell Cooperative Extension agent for financial counseling (n=25). Farm Financial Counselor Callers-referred to a part-time farm financial counselor for financial counseling (n=36).

Two potential weaknesses came to light in the survey. One was the low level of frequency that agents or counselors involved other family members in the discussions. Given the seriousness of the issues, one might expect that spouses and other family members would be involved. The second weakness was that agents and counselors suggested other local 'help sources' only half of the time. It is hard to judge these figures because it is not known how much they represent the wishes of the callers, the availability of outside help, and whether help of others was needed.

Consistent with their strong support roles, the agents and counselors indicated that they were available to the farm families for assistance in the future. This strategy is extremely valuable to farm families because most decisions and changes on farms happen over an extended period of time.

-Callers' Satisfaction with NY FarmNet-

General, Cooperative Extension, and farm financial counselor callers expressed their approval of NY FarmNet by indicating whether they had recommended or would recommend NY FarmNet to others. Table 5 indicates that over 25% of all callers surveyed have recommended NY FarmNet to others. Thirty-nine percent of the callers who had not yet recommended NY FarmNet said they would do so in the future. Combining these two categories, about two-thirds of the callers have recommended or would recommend NY FarmNet to others.

Considering the fact that some callers contact NY FarmNet in extremely critical financial and/or personal situations, this high level of approval of NY FarmNet by the callers surveyed is noteworthy. The agents, counselors, and 800# staff are to be complimented for achieving such strong caller approval.

Table 5. CALLERS' REFERRAL OF NY FARMNET

Recommendation	General Callers	Coop.Ext. Callers	FFC Callers	AVG ¹
	<u>percent of callers</u>			
Have recommended NY FarmNet to others	28	24	28	27
If haven't yet recommended NY FarmNet would do so in future	45	32	36	39
Have or would recommend NY FarmNet to others (combination of above two)	73	56	64	66

¹These are weighted averages based on sample size.

-Callers' Suggestions for Improvement-

Finally, callers were asked, "How could NY FarmNet improve its service to better help farm families?" The responses which were given more than once are listed here in Table 6:

Table 6. HOW NY FARMNET COULD IMPROVE ITS SERVICES

	<u># of responses</u> ¹
1. Advertise more (target farmers who need it most) and tell what services FarmNet provides.	12
2. Find cheap funds for farmers or more farm lenders.	7
3. Have a professional social counselor (preferably another farmer) visit with the family.	7
4. Have a toll-free legal person familiar with farm problems to answer general questions.	5
5. Make a resource list for farmers by county which lists social services, legal agencies, etc., that help farmers.	4
6. Make more thorough follow-up calls to all callers to show concern and more farm visits.	4
7. Send person or have people who will make contacts with social services/money lenders for farmers and follow up on them.	4
8. Cooperative Extension was very helpful.	4
9. Operator helpful just talking.	3
10. Lobby for a decent price for milk.	3
11. Find funds specifically for young farmers just starting.	3
12. Refer people to local experts who will come to the farm.	2
13. Have more optimistic FFCs	2
14. Send an expert who is specialized in the type of operation the farmer is in.	2
15. Have people knowledgeable in intergenerational transfers.	2

¹There were 12 responses such as "Excellent job," and "Very helpful," where callers had no suggestions for improvement.

Mail Surveys

The CCE agents and FFCs work with NY FarmNet callers to help them identify farm business options and to offer any expertise of their own. As more needs were identified, CCE and FFCs frequently involved other professionals, especially other Extension staff, bankers and farm creditors, lawyers, mental health counselors, and college counselors and faculty. Both CCE and FFCs sought out supportive assistance from the Department of Social Services and from local clergy as part of their network. Table 7 shows all the professions that FFCs and CCE involved in their work with at-risk farm families. The responses show that there is a myriad of people at the local level who can respond to the needs of farm families and who may need to be apprised of the situation.

Table 7. OTHER PROFESSIONALS WHO ARE INVOLVED WITH FARMNET CASES

Profession	number of responses from CCE Agents and FFCs ¹	Other single responses
Other Extension agents	12	Office of Aging
Bankers	11	Soil Cons. Service
Farm Credit	9	farm woman
Lawyers	9	schools
Mental Health counselors	9	Dept. of Labor
Financial advisors, FFCs (working with CCE agents)	9	local hotline counselor
Agribusiness	8	"Farm Family Opportunity Program"
Community College staff and Cornell faculty	8	County officials
Dept. Social Service	7	Veterinarian
Clergy	6	4-H groups
New York State Elec.&Gas	3	Realtors
Job Train.&Partner. Act	2	Appraisers
Public Health officials	2	"Rural Opportunities"
		NY FarmNet

¹A combined response from 48 Cooperative Extension agents (CCE) and 7 farm financial counselors (FFCs) who work with at risk New York farm families. Eighty-eight percent of CCE agents and 100% of the FFCs surveyed said they involved other professionals.

-Farm Financial Counselors-

NY FarmNet's part-time FFCs are situated in various locations throughout the state. It is apparent that the FFCs often encounter very serious situations with the callers referred to them by NY FarmNet. They estimated that only about half of their clients could continue in a viable farm operation with appropriate help. As a group, the FFCs' responses were consistent in assigning this proportion, with a tight range of answers from 30% to 67% of viable farm businesses among clients.

The FFCs perceive the most critical need of farm families in financial stress is to have skilled, unbiased outside assistance to enable them to develop a rational analysis of the situation as well as giving the families someone to talk to in their stressful time. Table 8 enumerates all the responses to the question of perceived critical needs of farm families.

Table 8. CRITICAL NEEDS OF FFC FARM FAMILIES

1. Unbiased, knowledgeable, financial counselor to help family analyze problem, look at option, and set goals.(5)*
2. Someone to talk to.(3)
3. Information on the tax implications of farm sales.(1)
4. Help in analyzing their own skills (for non-farm work).(1)
5. Help in maintaining good communication within the family.(1)
6. Help in reaching other support agencies.(1)
7. Attention from Extension and other agencies.(1)

*(#) Indicates number of FFC responses per statement.

The FFCs' other comments on critical needs indicate that efforts are necessary to build a better connection between support agencies and farm families - both in helping the farm families reach out to agencies and in sensitizing agencies to include farmers in their audience. An outreach worker/personal counselor could help the family during the process of losing a farm maintain good communication and help the family members prepare for non-farm work by skills analysis. These are critical needs for farm families identified by the FFCs. The FFCs also indicated farm families who are selling a farm need information on tax strategies.

All the FFCs surveyed had involved Extension agents having dairy, field crops, and farm business management expertise to help them in their efforts with the farm families. Most of the FFCs responded positively about Extension agents with comments such as: "excellent" and "very helpful"; "the agent gave helpful background information on the family"; "their expertise is useful." Two FFCs had experiences where Extension agents "do not follow through" and "categorize problem farmers as losers and write them off." It appears that Extension agents are normally very supportive and offer useful expertise when the FFCs work with them.

-Needs of Farm Financial Counselors-

The FFCs were pleased with in-service education and resources provided by NY FarmNet and were interested in more workshops and updates on information on the following topics:

- current FmHa policy
- current economic trends (prices, outlook)
- government programs
- Chapter 12 bankruptcies
- other agencies who respond to clients
- farm debt analysis
- dept payment guidelines for dairy, crop, and other farms
- 'case studies' of how to counsel people through financial problems
- economic information on cash-flow impacts of management decisions (such as 2X or 3X per day milking)
- how to search for a job (skills analysis)

-Calls to Cooperative Extension Staff-

Late in September 1987, more than 21,000 NY FarmNet brochures were mailed to New York farmers. The brochures contained information about the program as well as a list of the names and phone numbers of the local county NY FarmNet contacts at Cooperative Extension offices around the state.

In the recent survey, these CCE contacts were asked to estimate the number of NY FarmNet-type calls that came directly to their office after the brochure mailing up to the present time. The responses ranged from 0 to 25 calls received; the sum of calls from the 45 agents who responded was between 228 and 251 (some responses contained ranges). Considering these responses represent less than half of the 110 Cooperative Extension agents in the FarmNet network, the total number of calls going directly to the local offices was probably higher.

NY FarmNet received over 630 calls during that same period (October 1987 through September 1988). Hence, the total number of calls received within the NY FarmNet system, including numbers reported from half of NY FarmNet Extension county contacts, was close to 900 during the year surveyed. The unreported number of calls received by the remaining Extension contacts could put the number of NY FarmNet calls to over 1,000 for that year.

Fifty-six percent of the agents responding believed that at-risk farm families have unresolved problems in:

Tax accounting assistance, especially for consequences of sale and foreclosure

Personal and marital counseling needs

Job skills assessment for off-farm employment and transition to non-farm employment

Eligibility for social service programs (food stamps, W.I.C., and Medicaid) - either uninformed or too much pride to apply

Finding legal assistance and ability to pay cost of attorneys

-Extension's Support for At-Risk Farm Families-

CCE agents generally provided no specific, targeted programs for at-risk farm families but included them in their normal programming. The Dairy Audit, Farming Alternatives workshops, Farm Business Summary, Celebrate the Family, money management, Farm Family Letter Series, and health and nutrition were programs mentioned which reached across the financial spectrum of farm families. Doing individual consultation was the most common response (27%) for support for at-risk farm families.

There were some counties that did have specific programs such as farm women's support groups, workshops for at-risk farm families on stress management and communication, farm stress awareness workshops for and regular informal meetings with teachers, lenders, and clergy, and a volunteer farm outreach program. Agents from many counties have participated in the regional non-directive counseling skills training provided by NY FarmNet as part of their self-education on how to respond to at-risk farm families.

In future months, CCE agents plan to continue targeted programming and general programming which includes at-risk farm families, to respond to individual farms as the need arises, and to begin to offer PRO-DAIRY, a state-funded dairy farm business management training series.

Agents were also asked to indicate their perception of the level of support for working with at-risk farm families both with respect to their local association and to Cornell faculty and administration. Based on a scale of 1 to 5, with 1 being low and 5 being a high level of support, an average of the agents' rating of their association was 3.1 and of Cornell was 3.6. The agents believe there is an above average level of support from their associations and from Cornell for working with at-risk farm families.

-Needs of Cooperative Extension Agents-

About 10% of the agents felt that the NY FarmNet materials and in-service training were excellent and saw little need for anything different. There were a few indications that extra in-services were generally too time consuming to attend. There was one suggestion to incorporate NY FarmNet training into the regular in-services. The other most repeated responses indicating specific needs for NY FarmNet training and materials are shown below:

Farm Liquidation, Bankruptcy and Legal Issues

-tax implications of selling the farm, how to dissolve a farm business in the best manner, changing careers, how to help farmers exit farming, understandable bankruptcy information

Financial Analysis

-case study examples, cash-flow projections and computer programs to aid in decision of staying in/getting out of farming, evaluating alternatives, how to reorganize a farm business, business management materials for nonbusiness agents

Non-Directive Counseling and Communication Skills

-in crisis situations, how to help people make decisions under stress, conflict management

Update on NY FarmNet Materials

-what is available and what is used

It appears that agents are often involved with farm businesses that are dissolving and need information on tax consequences as well as personal transition information for the farmers. Many agents felt the need for more financial analysis training, including those who were not in that program area. Agents were also looking for more counseling skills education to help them handle touchy situations and to help farm families under stress make decisions. Finally, agents wanted to be updated on the materials NY FarmNet had for working with farm families.

Survey instruments and more copies of this report
may be obtained by writing:

NY FarmNet
Warren Hall
Cornell University
Ithaca, NY 14853